

What is claimed:

1. An E-Commerce system, comprising:

a plurality of vendor commerce systems;

a plurality of back-end processing systems for processing transaction requests generated by the plurality of vendor commerce systems; and

a transaction processor coupled between the plurality of vendor commerce systems and the plurality of back-end processing systems, wherein the transaction processor includes a global shopping basket for storing transaction information generated by the plurality of vendor commerce systems, and a back-end processor interface for processing and routing the stored transaction requests to the plurality of back-end processing systems.

2. The E-Commerce system of claim 1, further comprising:

an E-Commerce portal coupled to the plurality of vendor commerce systems.

3. The E-Commerce system of claim 1, wherein the plurality of vendor commerce systems include: a local catalog of products and a local shopping basket.

4. The E-Commerce system of claim 3, wherein the plurality of vendor commerce systems further include: a local customer directory and local workflow rules.

669280" 6428860

5. The E-Commerce system of claim 1, further comprising:

a transaction interface implemented at the plurality of vendor commerce systems and at the transaction processor, wherein the transaction interface generates a transaction packet having a predefined format each time a customer using the E-Commerce system purchases a product at one of the vendor commerce systems, the transaction packet being transmitted from the vendor commerce system where the purchase is made by the customer to the transaction processor, where it is stored in the global basket.

6. The E-Commerce system of claim 5, wherein the format of the transaction packet includes:

an order header including: customer authentication information; merchant authentication information; a time stamp; and
one or more order entry items.

7. The E-Commerce system of claim 1, wherein the vendor commerce systems are coupled to the transaction processor via the Internet.

8. The E-Commerce system of claim 1, wherein the back-end processing systems include a plurality of payment verification systems.

9. The E-Commerce system of claim 1, wherein the back-end processing systems include: a plurality of payment verification systems; an accounting/billing system; and one or more order fulfillment systems.

10. The E-Commerce system of claim 8, further comprising:

a payment proxy system coupled between the transaction processor and the plurality of payment verification systems.

11. The E-Commerce system of claim 10, further comprising:

a merchant database and a transaction capture database coupled to the payment proxy system, wherein the merchant database stores merchant-specific payment verification rules, and the transaction capture database stores information regarding the transactions verified via the payment proxy system.

12. The E-Commerce system of claim 1, further comprising:

a customer database coupled to the transaction processor, wherein the customer database stores customer-specific transaction processing rules that instruct the transaction processor how to process a transaction for a particular customer; and

669280-6228860

a merchant database coupled to the transaction processor, wherein the merchant database stores merchant-specific transaction processing rules that instruct the transaction processor how to process a transaction for a particular merchant.

13. The E-Commerce system of claim 12, wherein one of the customer database or merchant database include runtime scripting information for determining, in real-time, how to process a particular transaction generated by a particular customer or merchant.

14. The E-Commerce system of claim 10, wherein the payment proxy system includes:

a payment proxy interface for communicating information to and from the transaction processor;

runtime payment logic for determining, in real-time, how to process a particular transaction request transmitted to the payment proxy from the transaction processor; and

a plurality of payment connection modules coupled to the runtime payment logic for interfacing the transaction request to one of a plurality of payment verification systems.

15. A method of conducting E-Commerce, comprising the steps of:

(A) connecting to an E-Commerce portal;

(B) linking from the E-Commerce portal to a vendor commerce system associated with the E-Commerce portal;

09383279-082699
669280-628860

(C) browsing a local catalog of products stored at the vendor commerce system and selecting a particular product for purchase;

(D) transmitting a transaction packet from the vendor commerce system to a common transaction processing system via the Internet, and storing the transaction packet in a global shopping basket;

(E) returning to step (A) and repeating steps (B), (C) and (D) until no additional products are to be purchased;

(F) segmenting the transaction packet information stored in the global shopping basket and aggregating individual product order items by vendor;

(G) processing the individual product order items for each vendor at the transaction processing system by communicating transaction information between the transaction processing system and a plurality of back-end processing systems.

16. The method of claim 15, wherein the processing step (G), further comprises the steps of:

(G)(1) querying a vendor database to obtain vendor-specific processing rules used by the transaction processing system to process the transaction order items for a particular vendor; and

(G)(2) querying a customer database to obtain customer-specific processing rules used by the transaction processing system to process the transaction order items for a particular customer.

09383279-082699

17. A payment proxy system for use with an online transaction processor, comprising:

a payment proxy interface for communicating information to and from the transaction processor;

runtime payment logic for determining, in real-time, how to process a particular transaction request transmitted to the payment proxy from the transaction processor; and

a plurality of payment connection modules coupled to the runtime payment logic for interfacing the transaction request to one of a plurality of payment verification systems.

18. An E-Commerce framework, comprising:

a plurality of vendor commerce systems linked to a common E-Commerce portal, wherein each vendor commerce system includes a local product catalog and a local shopping basket;

a transaction processor linked to the E-Commerce portal via a computer network, the transaction processor having a global shopping basket and an interface for communicating transaction information between the local shopping baskets of the vendor commerce systems and the global shopping basket of the transaction processor;

a plurality of payment verification systems for authenticating transaction requests generated by the transaction processor when a customer of the framework engages a

~~global checkout function and~~

a payment proxy system coupled between the transaction processor and the plurality of payment verification systems for transmitting transaction requests generated by the transaction processor to the appropriate payment verification system.

add
ai

669280" 6/28/2000